

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES M. MONKELIS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:11-24080

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2011 and confirmed on 9/7/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		41,892.18
Less Refunds to Debtor	650.61	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>41,241.57</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	1,414.90	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>3,314.90</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	HSBC BANK++ Acct: 0177	0.00	0.00	0.00	0.00
	PA STATE EMPLOYEES CU Acct: XXXX 651	0.00	0.00	0.00	0.00
	PA STATE EMPLOYEES CU Acct: XXXX L12	20,950.00	20,950.00	2,709.18	23,659.18
					<b>23,659.18</b>

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES M. MONKELIS Acct:	0.00	0.00	0.00	0.00
	JAMES M. MONKELIS Acct:	323.54	323.54	0.00	0.00
	JAMES M. MONKELIS Acct:	327.07	327.07	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	1,885.30	1,885.30	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	14.70	14.70	0.00	0.00
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	0.00	0.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct: XXXXX5614	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	FIA CARD SERVICES** SCCSR BANK OF Acct: XXXXX3089	4,832.16	2,636.14	0.00	2,636.14
	CAPITAL ONE BANK NA**	2,334.56	1,273.60	0.00	1,273.60

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9115				
	GREEN TREE	0.00	0.00	0.00	0.00
	Acct: 8963				
	HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: XXXXXXX1074				
	INTERNAL REVENUE SERVICE*	320.66	174.93	0.00	174.93
	Acct: XXX0177				
	PENNYMAC LOAN SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: XXXXX0000				
	PA STATE EMPLOYEES CU	4,428.16	2,415.74	0.00	2,415.74
	Acct: XXX7 L9				
	PA STATE EMPLOYEES CU	6,275.19	3,423.37	0.00	3,423.37
	Acct: XXXX L23				
	LVNV FUNDING LLC	3,536.86	1,929.50	0.00	1,929.50
	Acct: 1988				
	VERIZON/SCCR GTE/AFNI***	0.00	0.00	0.00	0.00
	Acct: XXXXX2048				
	MIDWEST VERIZON WIRELESS/AFNI***	0.00	0.00	0.00	0.00
	Acct: XXXXX2048				
	ASSET ACCEPTANCE LLC - ASSIGNEE	3,200.25	1,745.86	0.00	1,745.86
	Acct: 5484				
	PA STATE EMPLOYEES CU	0.00	0.00	0.00	0.00
	Acct: XXXX L12				
	MIDLAND FUNDING LLC BY AMERICAN IN	1,225.11	668.35	0.00	668.35
	Acct: 2847				
	PETER J ASHCROFT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RECOVERY MANAGEMENT SYST CORP	0.00	0.00	0.00	0.00
	Acct:				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE CONNORS LLP	0.00	0.00	0.00	0.00
	Acct:				
					14,267.49
TOTAL PAID TO CREDITORS					37,926.67
TOTAL					
CLAIMED		0.00			
PRIORITY		20,950.00			
SECURED		26,152.95			

Date: 08/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
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 cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
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JAMES M. MONKELIS

Debtor(s)

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Movant

vs.

No Repondents.

Case No.:11-24080

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James M. Monkelis  
 Debtor

Case No. 11-24080-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2016.

db +James M. Monkelis, 237 East Eugene Street, Homestead, PA 15120-3240  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, 780 Johnson Ferry Rd. NE,  
 Suite 600, Atlanta, GA 30342-1439  
 13109694 +American General Mortgage, 27001 Agoura Rd Ste 350, Calabasas, CA 91301-5112  
 13115642 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)  
 13109696 +Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 13109707 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 50364-0500)  
 13109698 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 13138154 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 13109699 +FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019  
 13109700 +First Tennessee Bank, Credit Inquiry Dept., Knoxville, TN 37995-0001  
 13109701 +Firstsource Advantage, PO Box 628, Buffalo, NY 14240-0628  
 13109702 +Francis S. Hallinan, 1617 John F. Kennedy Blvd Ste 1400, One Penn Center Plaza,  
 Philadelphia, PA 19103-1823  
 13109703 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
 13109705 Greentree Financial Corp, 500 Landmark Towers, Saint Paul, MN 55102  
 13109708 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 13109706 +Hayt, Hayt & Landau, Meridian Center I, Two Industrial Way West, PO Box 500,  
 Eatontown, NJ 07724-0500  
 13109710 +Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13109711 +PaSCDU, PO Box 69110, Harrisburg, PA 17106-9110  
 13109712 +Pennymac Mortgage, PO Box 535301, Atlanta, GA 30353-5301  
 13201190 Verizon, PO BOX 3037, Bloomington, IL 61702-3037  
 13109715 +Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225  
 13109716 +Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505  
 13109717 +Wells Fargo, PO Box 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2016 02:27:36  
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 cr E-mail/PDF: rmscedi@recoverycorp.com Aug 30 2016 02:11:53  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13109695 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 30 2016 02:14:33 Asset Acceptance Corp.,  
 PO box 2036, Warren, MI 48090-2036  
 13109709 E-mail/Text: cio.bncmail@irs.gov Aug 30 2016 02:13:58 IRS, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 13736704 E-mail/PDF: resurgentbknofifications@resurgent.com Aug 30 2016 02:11:11 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13619837 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2016 02:12:09 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 13109713 +E-mail/Text: bankruptcynotices@psecu.com Aug 30 2016 02:15:31 PSECU, PO Box 67013,  
 Harrisburg, PA 17106-7013  
 13121259 E-mail/PDF: rmscedi@recoverycorp.com Aug 30 2016 02:11:00  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13109693 E-mail/PDF: cbp@springleaf.com Aug 30 2016 02:10:31 American General Financial Services,  
 PO Box 3251, Evansville, IN 47731-3251  
 13109714 E-mail/PDF: cbp@springleaf.com Aug 30 2016 02:09:30 Springleaf Financial Services,  
 PO Box 3251, Evansville, IN 47731

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr American General Mortgage Loan Trust 2009-1  
 cr Duquesne Light Company  
 cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
 Greenville, SC 29603-0587  
 13133300\* +ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN MI 48090-2036  
 13109697 ##+Bureau of Collection Recovery, LLC, PO Box 9001, Minnetonka, MN 55345-9001  
 13109704 ##+Gordon & Weinberg, PC, 1001 E. Hector Street, Ste. 220, Conshohocken, PA 19428-2395

TOTALS: 2, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Aug 29, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor American General Mortgage Loan Trust 2009-1  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Brian C. Thompson on behalf of Debtor James M. Monkelis bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille  
spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat  
torney.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6